SCREEN DISPLAY SYSTEM FOR AUTOMATIC TELLER MACHINE AGAINST USE OF OTHER BANK CARDS

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ABSTRACT
PURPOSE: To eliminate the puzzlement of a user and also to prevent the misinput of data by limiting the present state display screens within those of an ATM (automatic teller machine) for the dispensing transactions which are carried out through the ATM and then displaying a transaction screen that is most approximate to the screen specifications of the relevant bank for the dispensing transactions carried out by means of the cards of other banks.

CONSTITUTION: The transaction screens of each bank are held in an ATM. When a dispensing transaction is started, a combination of display patterns is decided by the bank code of a read card for a password number input screen, a dispensing amount input screen and an amount confirmation screen respectively. Thereafter a screen equal to that of a relevant bank is displayed. Thus a transaction screen that is most approximate to the screen specifications of the corresponding bank is displayed for the dispensing transaction which is carried out by means of a card of another bank. Thus it is possible to eliminate the puzzlement and discontent of a user caused by his unfamiliar screens and then to prevent the misinput of data. Furthermore the ATM processing time can also be shortened.

[JP,08-030838,A(1996)]

FULL CONTENTS CLAIM + DETAILED DESCRIPTION TECHNICAL FIELD PRIOR ART EFFECT OF THE INVENTION TECHNICAL PROBLEM MEANS OPERATION EXAMPLE DESCRIPTION OF DRAWINGS DRAWINGS

[Abstract]
[Objects of the Invention] Although restricted to the screen of the cash Consumer Transaction Facility, when payment dealings are conducted with a foreign bank card, by displaying the dealings screen nearest to the screen specification of the bank, the screen which indicates by the present condition when conducting payment dealings in cash Consumer Transaction Facility removes puzzlement of a user, and prevents the incorrect input of data again.
[Elements of the Invention] The dealings screen of each bank is held in cash Consumer Transaction Facility. At the time of a payment dealings start, in bank code of the led card, the combination of the display pattern of a PIN input screen, the amount-of-money input screen for payment, and an amount-of-money confirmation screen is determined, and the same screen as a processing bank is displayed henceforth.
[Effect] In cash Consumer Transaction Facility, when conducting payment dealings with a foreign bank card, by displaying the dealings screen nearest to the screen specification of the bank, a user can prevent the incorrect input of puzzlement by the screen different from usual, dissatisfaction, and the data that happens from there, and can also shorten processing time.

CLAIMS

[Claim(s)]
[Claim 1] The screen display system which displays the screen of the specification same when cash Consumer Transaction Facility is used with a foreign bank card as the screen which the bank which published the card shows with cash Consumer Transaction Facility of a self-line.
[Claim 2] The screen displayed by Claim 1 is a screen display system which chooses from the screen which decides a processing bank and is held to cash Consumer Transaction Facility in bank code in the magnetic stripe of the inserted banking card, and is displayed.
[Claim 3] The screen displayed by Claim 1 is a control system which lessens a registration amount of data by consisting of some parts and registering the screen of bank specification by the combination pattern of screen parts.

DETAILED DESCRIPTION

[Detailed Description of the Invention]
[0001]
[Industrial Application] This invention can be used for cash Consumer Transaction Facility in the bank which is carrying out the foreign bank tie-up.
[0002]
[Description of the Prior Art] Dealings screens which display conventional cash Consumer Transaction Facility at the time of a PIN input, such as a screen, and an amount-of-money input screen for payment, an amount-of-money confirmation screen, expressed the same screen also as the self-line card or the foreign bank card.
[0003] Moreover, although there was JP,H3-275552,A as patent of changing the screen displayed using the information in a card, this was service to a self-line user.
[0004]
[Problem to be solved by the invention] Cash Consumer Transaction Facility of a self-line is used for conventional cash Consumer Transaction Facility from usually. When the user familiar to operation in the screen used cash Consumer Transaction Facility of a foreign bank, there was a problem that trading hours will become it long that it is as incorrect-inputting data **** [and]. [being puzzled since screens differ]
[0005] There is the purpose of this invention in shortening the trading hours by canceling a data incorrect input while canceling the puzzlement of the above-mentioned user and uneasiness which are a foreign bank user.
[0006]
[Means for solving problem] In order to attain the above-mentioned purpose, the screen specification currently used by each bank in the control unit of cash Consumer Transaction Facility is registered, and it has the function which displays the same screen as the screen specification of a user's bank in bank code currently recorded on the magnetic stripe of the banking card inserted in cash Consumer Transaction Facility.
[0007]
[Function] Since the user who uses cash Consumer Transaction Facility with a foreign bank card can conduct payment dealings on the screen near the dealings screen of a self-line, puzzlement by the screen different from usual, insecurity, and the incorrect input of the data which happens from there can be prevented, and the processing time in cash Consumer Transaction Facility is also shortened.
[0008]
[Working example] Drawing 1 - drawing 4 explain one work example of this invention hereafter.
[0009] Drawing 1 is the block diagram showing an example of the appearance of cash Consumer Transaction Facility which performs this invention. It is formed from the bill ON payment part 1 which performs ON payment of cash, the coin ON payment part 2, the card part 3 which performs the lead of a magnetic card, the receipt part 4 which prints and emits a use receipt, the display 11 which displays an operation leading guide character, and the touch panel 12 which performs dealings selection etc. so that it may illustrate.
[0010] Drawing 2 is the block diagram showing the composition of cash Consumer Transaction Facility shown in drawing 1 . The bill ON payment part 1, the coin ON payment part 2, the card part 3, the receipt part 4, a display 11, and a touch panel 12 are as having explained in drawing 1 . The control part 10 controls dealings etc. The printing part 21 prints to a magnetic card.
[0011] Drawing 3 is the flow chart of payment dealings of ordinary savings accounts. Moreover, drawing 4 is the screen pattern table and the various screen specifications which have registered the

dealings screen specification which each bank is using for every bank Cord. This screen pattern table 30 classifies into three, a PIN input screen, the amount-of-money input screen for payment, and an amount-of-money confirmation screen, the screen displayed at the time of payment dealings, divides each screen into some parts further, and registers the combination of the screen part pattern constituted for every bank. Let [confirmation screen / the ten key pattern 31 at the time of a number input, and / amount-of-money] the contents of a display of each screen part be the existence of an amount-of-money confirmation screen, and the ** key pattern 32 pushed at the time of the amount-of-money check in ** about a PIN input screen and the amount-of-money input screen for payment.

[0012] In cash Consumer Transaction Facility, when payment dealings are conducted using an ordinary savings account card and the inserted card belongs to a foreign bank, the screen display system which displays the screen nearest to the screen specification of the bank is explained.

[0013] First, ** which presses the drawer key for payment dealings from menu panel. Next, a card is inserted in the card part 3 of drawing 1 , and a magnetic stripe is led. The code concerned is chosen from the screen pattern table 30 of drawing 4 registered into the control part 10 of drawing 2 . The ten key pattern of the PIN input screen adopted at the bank and the amount-of-money input screen for payment and the check key pattern of the amount-of-money confirmation screen are registered into the screen pattern table 30. This determines the dealings screen specification of a processing bank.

[0014] The screen determined here is displayed at the time of an amount-of-money check at the time of the amount-of-money input for payment at the time of a PIN input, and subsequent payment dealings are processed.

[0015] It is the example 33 of a display screen of the bank code 0001 which took for the example the case where a bank code was 0001. In this case, the ten key displayed from the screen pattern table 30 on a PIN input screen and the amount-of-money input screen for payment is the ten key pattern of b, and the ** key which pushes an amount-of-money confirmation screen by ** is a termination key of Pattern b. Therefore, a display screen result becomes like the example 33 of a display screen of the bank code 0001.
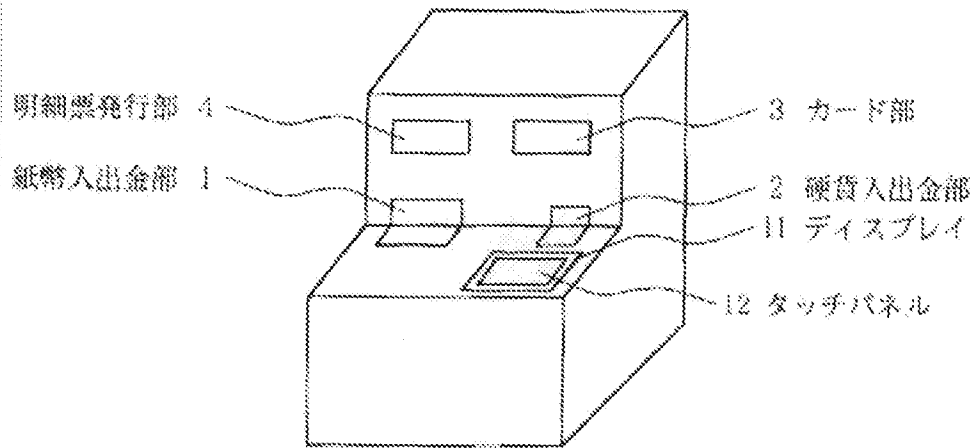
[0016]

[Effect of the Invention] According to this invention, since the dealings screen near the screen specification of a user's bank can be displayed, when screens differ, a user is puzzled or there is an effect which prevents carrying out the incorrect input of data. Moreover, in order not to register the screen of the bank itself, there are also few registration amounts of data and they end.
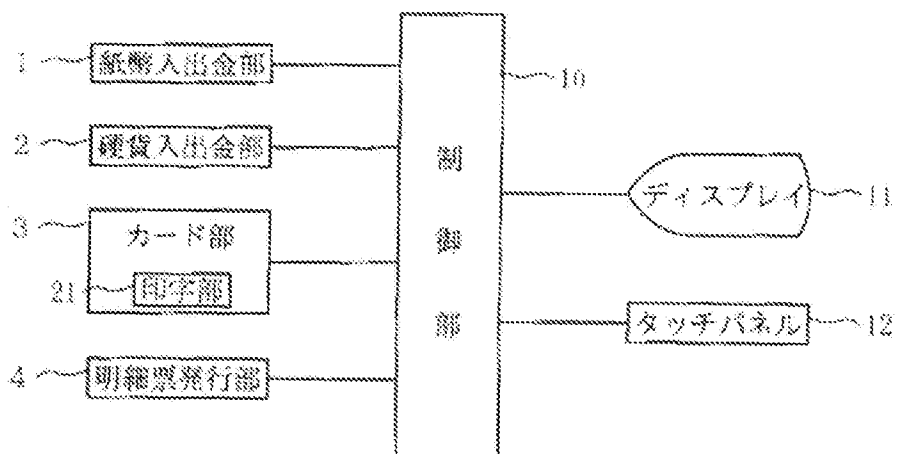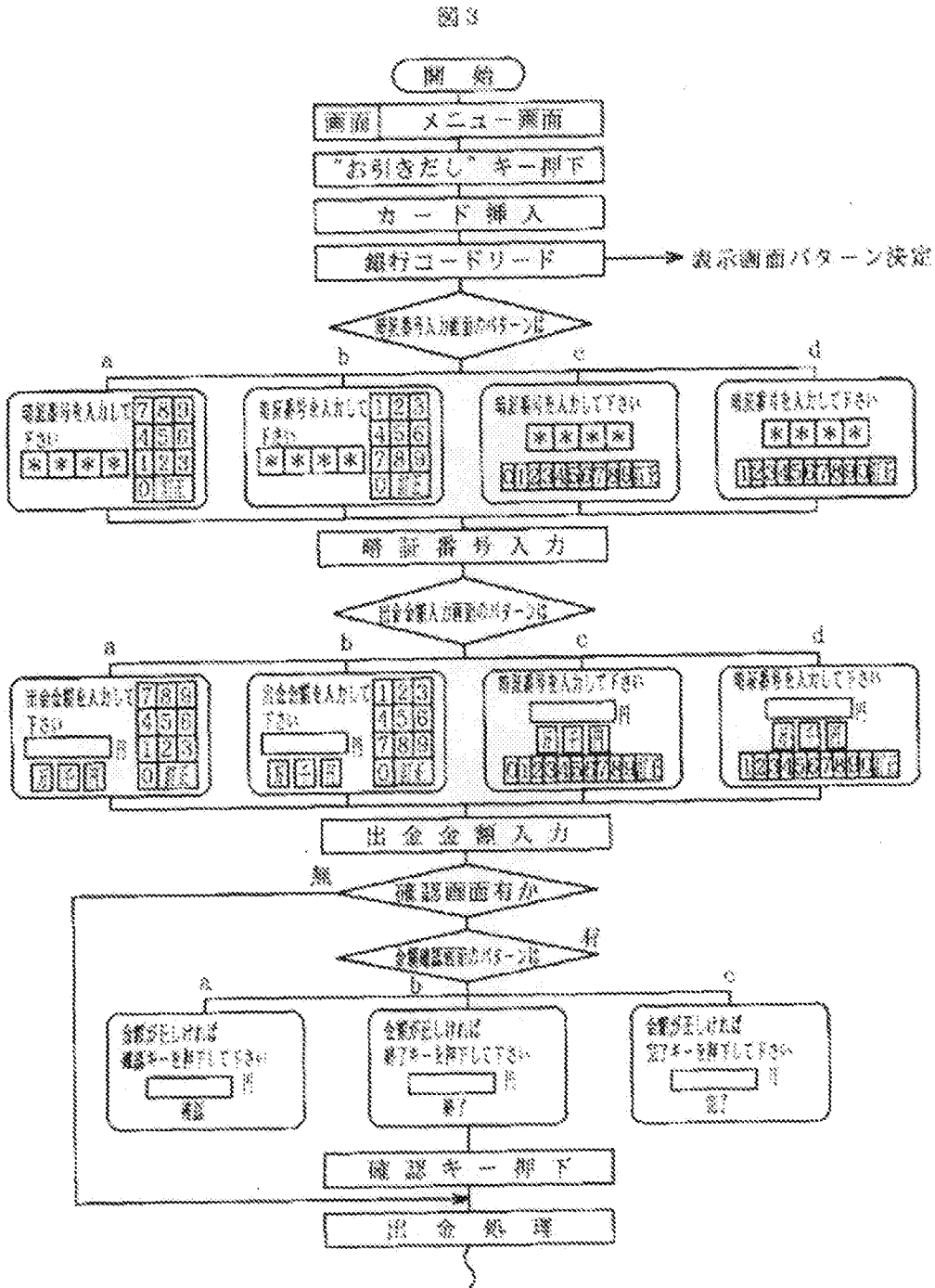
[Translation done.]

[Drawing 1]

図1

明細票発行部 4 ――――――――――――― 3 カード部

紙幣入出金部 1 ――――――――――――― 2 硬貨入出金部
                                          11 ディスプレイ

                                          12 タッチパネル

[Drawing 2]

図2

1 ～ 紙幣入出金部 ―――――――――― 10

2 ～ 硬貨入出金部

                    制   ―――― ディスプレイ ～ 11

3 ～ カード部   御
21 ～ 印字部   部   ―――― タッチパネル ～ 12

4 ～ 明細票発行部

[Drawing 3]

図 3

[Drawing 4]

図4

減算パターンテーブル 30

銀行コード	暗証番号入力画面	金額入力画面	承認画面	金額表示方法
0000	a	a	a	a
0001	b	b	b	b
0002	c	c	c	c
0003	d	d	d	c
0004	a	a	b	b

暗証番号入力画面／出金金額入力画面テンキーパターン 31

金額表示パターン 32

銀行コード0001の金額表示例 33